WHAT IS CLAIMED IS:

1. A method for securing computer network credit transactions using biometrics comprising the steps of:

a) a buyer registering personal information and at least one biometric sample with a detection server via a computer network;

b) the detection server communicating with computer systems of a credit-issuing institution to establish a credit account for the buyer;

c) the detection server establishing an account for the buyer if the credit issuing institution approves credit for the buyer;

d) the detection server forwarding the biometric sample to a third party clearinghouse, which enrolls the biometric sample to register the buyer;

e) the buyer accessing a seller's computer network site to make a purchase;

f) the buyer accessing the detection server and submits at least one biometric sample

g) the detection server forwarding the biometric sample to the third party clearinghouse;

h) the clearinghouse performing a match of the biometric sample and returning the result of the match to the detection server;

i) the detection server obtaining a single use credit card account number from the credit-issuing institution upon successful match from the third party clearinghouse; and

j) The detection server forwarding the single use credit card account number to the buyer.

2. The method of Claim 1 further comprising the steps of:

a) providing a purchase form on the seller's computer network site which is automatically populated with the single

use credit card number;

b) the seller's computer network site communicating with the seller's financial institution to clear transaction;

c) the seller's financial institution communicating with the credit-issuing institution to assess whether the buyer has sufficient credit to complete the purchase; and

d) the buyer's account being debited and the seller's account being credited once a determination of credit is established.

3. The method of claim 2 wherein the seller's financial institution transmits the single use credit card number to the credit-issuing institution in order to allow the credit issuing institution to locate the buyer's account.

4. The method of claim 1 wherein all transactions are conducted over the Internet and the detector server and the computer network site comprise web sites.

5. The method of claim 1 wherein the seller does not register any information directly with the detection server.

6. The method of claim 1 wherein the biometric sample is selected from the group consisting of a facial-scan, a finger-scan, a hand-scan, an iris-scan, a keystroke-scan, a signature-scan, a voice-scan, a DNA-scan and a retina-scan.

7. The method of claim 1 wherein the detection server is an Internet-based computer system that facilitates processing of online applicant's forms, communication with the third party clearinghouse, and communication with external financial service systems.

8. The method of claim 1 wherein the credit issuing institution's computer systems are external to the detection server.

9. The method of claim 1 wherein the credit-issuing institution verifies identity, employment and credit worthiness.

10. The method of claim 1 wherein data is encrypted during transmission over the computer network.

11. The method of claim 1 wherein the buyer has a unique account number for use by the detection server.

12. The method of claim 1 wherein the buyer selects an account number when registering with the detection server.

13. The method of claim 1 wherein the buyer has an account number auto-assigned by the detection server.

14. The method of claim 11 wherein the unique account number is stored on the buyer's computer.

15. The method of claim 14 wherein the manner in which the buyer account number is released to the detection server is selected from the group consisting of a manual PIN, an internet cookie, a system tray icon, a hotkey, and a desktop icon.

16. The method of claim 1 wherein biometric matching is performed only at the third party clearinghouse.

17. The method of claim 1 wherein the buyer inputs data via a device selected from the group consisting of a laptop

computer, a desktop computer, a mobile telephone, and a personal digital assistant.

18. The method of claim 1 further comprising the following steps:

a) after initial registration with the detection server, a biometric device is provided to the buyer; and

b) the buyer enrolls a second time using the biometric device.

19. The method of claim 18 wherein the buyer is granted a higher credit limit upon enrollment with the biometric device.

20. The method of claim 1 wherein no biometric images are stored during the steps of claim 1, but instead biometric templates are stored.

21. A method for securing web-based credit transactions using biometrics comprising the steps of:

a) a buyer registering personal information and at least one biometric sample with a detection server via the Internet;

b) the detection server communicating with computer systems of a credit-issuing institution to establish a credit account for the buyer;

c) the detection server establishing an account for the buyer if the credit issuing institution approves credit for the buyer;

d) the detection server forwarding the biometric sample to a third party clearinghouse, which enrolls the biometric sample;

e) the buyer accessing a seller's Internet site to make a charge transaction;

f) the buyer accessing the detection server and submitting at least one biometric sample;

g) the detection server forwarding the biometric sample to the third party clearinghouse;

h) the clearinghouse performing a match of the biometric sample and returning the result of the match to the detection server; and

i) the detection server forwarding a single use credit card account number to the buyer upon successful match from the third party clearinghouse.

22. The method of claim 21 wherein the credit issuing institution provides the detection server with a list of single use credit card account numbers at regular intervals.

23. A method for securing web-based debit transactions using biometrics comprising the steps of:

a) a buyer registering personal information and at least one biometric sample with a detection server via the Internet;

b) the detection server communicating with computer systems of a financial institution to establish a credit account for the buyer;

c) the detection server establishes an account for the buyer;

d) the detection server forwarding the biometric sample to a third party clearinghouse, which enrolls the biometric sample;

e) The buyer accessing a seller's Internet site to make a purchase;

f) The buyer accessing the detection server and submitting at least one biometric sample;

g) The detection server forwarding the biometric sample to the third party clearinghouse;

h) The clearinghouse performing a match of the biometric sample and returning the result of the match to the detection server;

i) Upon the successfully match from the third party clearinghouse, the detection server obtaining a single use debit card account number from the financial institution; and

j) The detection server forwarding a single use credit card account number to the buyer.

24. A system for securing web-based credit transactions using biometrics comprising the steps of:

a) providing a means for buyer registration, wherein personal information and at least one biometric sample is registered with a detection server via the Internet;

b) providing a means for communicating, wherein the detection server communicates with computer systems of a credit-issuing institution to establish a credit account for the buyer;

c) providing a means for establishing an account for buyer upon the credit issuing institution-approving credit;

d) providing a means for allowing the detection server to forward the biometric sample to a third party clearinghouse, which enrolls the biometric sample;

e) providing a means for buyer to access a seller's Internet site to make a purchase;

f) providing a means for the buyer to access the detection server and submit at least one biometric sample;

g) providing a means for the detection server to forward the biometric sample to the third party clearinghouse;

h) providing a means for the clearinghouse to perform a match of the biometric sample and to return the result to the detection server;

i) providing a means for transmission, wherein upon

successful match from the third party clearinghouse, the detection server obtains a single use credit card account number from the credit-issuing institution; and

j) providing a means for the detection server to forward the single use credit card account number to the buyer.